

**ABSTRACT OF THE DISCLOSURE**

**APPORTIONMENT OF PAY OUT OF CASINO GAME WITH ESCROW**

A method of a house apportionment of a bonus value is used to pay during play of a bonus game. Entry of the bonus game is achieved during play of an underlying game of chance. The method of house apportionment includes steps of awarding the player a portion of the bonus value for the bonus game and adding the remainder of the bonus value to at least one escrow account available to reward the player or subsequent players. The awarding step is based on bonus games including the step of knowledge-based playing. The awarding step of the knowledge-based bonus game includes the step of knowledge-based playing by answering, selecting or guessing the appropriate responses to questions. The step of knowledge-based playing includes the step of selecting or guessing the appropriate answers to multiple choice questions. The step of knowledge-based playing by answering, selecting or guessing includes the step of challenging the player with questions having a common theme. The knowledge-based playing step of the bonus game includes the step of asking the player questions the bonus value of which is measured against survey responses. The knowledge-based playing by the step of answering, selecting or guessing includes the step of asking questions of varying difficulty. An alternate step adds the remainder of the bonus value to at least one escrow account available to reward the player or subsequent players such that the average bonus value paid by the house remains constant and the house advantage is fixed regardless of player proficiency in the bonus game. The amount of the awarding is based on time taken or clues received during the game.